

REMARKS

Reconsideration and allowance of the present application are respectfully requested. Claims 1-63 are currently pending in this application.

*Objection to the Abstract*

The Office Action objected to the abstract because it exceeds 150 words. This Response amends the abstract so that it includes less than 150 words. Accordingly, the Patent Office is respectfully requested to withdraw the objection to the abstract.

*35 U.S.C. § 102(e) Rejection*

Claims 1-4, 6-16, 24-42, 47 and 48 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Published Patent Application No. 2002/0198750 to Innes et al. (referred to below as "Innes"). Applicant respectfully traverses this rejection for the reasons stated below.

As amended, independent claim 1 recites a graphical and interactive interface system for managing risk management information, comprising: a secure database having risk management information accessible by authorized access through a network; a graphics interface for generating graphic data of the risk management information in response to the authorized access; and means for generating email to alert authorized users to updates to the risk management information.

As acknowledged by the Office Action (on pages 10 and 11), Innes does not disclose generating email. As stated in MPEP § 2131, a claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single reference. Since Innes does not disclose means for generating email, it fails to anticipate claim 1 under 35 U.S.C. § 102(e). The remainder of the claims

1 rejected under § 102(e) (i.e., claims 2-4, 6-16, 24-42, 47 and 48) are also not anticipated  
2 by Innes, at least by virtue of their dependency on claim 1. Accordingly, withdrawal of  
3 the § 102(e) rejection is respectfully requested.  
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5 *35 U.S.C. § 103 Rejections*

6 Claim 5 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Innes  
7 in view of U.S. Patent No. 6,006,560 to Gill et al. (referred to below as “Gill”). Claims  
8 17-23, 25, 26, 43-46 and 49-59 were rejected under 35 U.S.C. § 103(a) as being  
9 unpatentable over Innes in view of U.S. Published Patent Application No. 2002/0087705  
10 to Smyth (referred to below as “Smyth”). Applicant respectfully traverses these two  
11 rejections for the reasons stated below.

12 The subject matter of the Innes published application and the present claimed  
13 invention were, at the time the invention was made, subject to an obligation of  
14 assignment to the General Electric Company of Schenectady, New York. More  
15 specifically, the present claimed invention was filed on February 26, 2002, at which time  
16 the inventors were subject to an obligation of assignment to the Employers Reinsurance  
17 Corporation (ERC) of Overland Park, Kansas. ERC was acquired by the General Electric  
18 Company in 1984. Accordingly, pursuant to the provisions of 35 U.S.C. § 103(c), the  
19 Innes published application is not a valid reference against the claimed invention. Since  
20 the Innes published application is an integral part of the Office Action’s two § 103(a)  
21 rejections, withdrawal of those two rejections is respectfully requested.  
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23 *Newly Added Claims*

24 New claims 60 and 61 depend from independent claim 1, and are allowable for at  
25 least this reason. Moreover, these claims recite subject matter which further distinguishes

1 the invention over the applied documents. Namely, new dependent claim 60 recites that  
2 the risk management information is segmented within the database for association with a  
3 plurality of entities having proprietary interest in, and authorized access to, one or more  
4 segments of the risk management information, wherein the risk management information  
5 *pertains to property risks associated with loss of existing property associated with the*  
6 *plurality of entities located at a plurality of respective facilities.* New dependent claim  
7 61 recites that the system is configured to allow selective access to parts of the risk  
8 management information to authorized users having different roles associated with risk  
9 management, to thereby control sharing of risk management information, and wherein the  
10 system is further configured to facilitate the management of the property risks by  
11 facilitating: an initial collection of risk information in a survey conducted at a facility; the  
12 building of a recommendation pertaining to assessed risks at the facility; and the tracking  
13 of progress regarding the recommendation. Innes fails to anticipate this subject matter  
14 because Innes is directed to the management and analysis of risks associated with a  
15 project, such as an engineering project (e.g., see paragraph 0026 on page 2), whereas the  
16 risk management information recited in these claims pertains to *property risks associated*  
17 *with loss of existing property associated with the plurality of entities located at a*  
18 *plurality of respective facilities.* Moreover, Innes fails to render these claims obvious at  
19 least because Innes is disqualified as a valid reference under 35 U.S.C. § 103(c).  
20 Moreover, neither Gill nor Smyth overcome the deficiencies of Innes, whether considered  
21 alone or in any combination.

22 New independent claims 62 and 63 recite related subject matter to claims 1, 60  
23 and 61 (but omit the means for generating email), and are therefore allowable for reasons  
24 similar to those provided above.  
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